

Information to identify the case:

Debtor 1	<u>Morris J. Nelson</u>	Social Security number or ITIN	xxx-xx-6092
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Lorie K. Nelson</u>	Social Security number or ITIN	xxx-xx-5910
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 18-10822-JCM			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Morris J. Nelson

Lorie K. Nelson
aka Lorie K Swarner, aka Lorie K Smathers

2/6/24

By the court: John C Melaragno
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Morris J. Nelson
Lorie K. Nelson
Debtors

Case No. 18-10822-JCM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

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Date Rcvd: Feb 06, 2024

Form ID: 3180W

Total Noticed: 56

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 08, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Morris J. Nelson, Lorie K. Nelson, 642 Elk Street, Franklin, PA 16323-1166
14898829	+ 1st Alliance Lending LLC, 3637 Sentara Way, Virginia Beach, VA 23452-4262
14898830	+ American InfoSource LP as agent for, Midland Funding LLC, PO Box 939069, San Diego, CA 92193-9069
14898841	+ HSBC Bank, Attn: Bankruptcy, 550 South Tryon Street, Charlotte, NC 28202-4200
14898847	Nco Financial / 51, Po Box 13574, Philadelphia, PA 19101
14898848	+ Orthopaedic & Sports Medicine of Erie PC, 100 Peach Street, Suite 400, Erie, PA 16507-1423
14898850	Prompt Recovery, 7823 South Riverside Drive, Aurora OH 44202-8605
14898853	+ Rural Mental Health Association, 660 North Capitol Street Northwest, Suite 400, Washington, DC 20001-7413
14898856	+ St. Vincent Hospital, 232 West 25th Street, Erie, PA 16544-0001
15269897	+ Venango County Tax Claim Bureau, PO Box 631, Franklin, PA 16323-0631

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Feb 07 2024 05:07:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 07 2024 00:26:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Feb 07 2024 05:07:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 07 2024 00:26:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PHINAMERI.COM	Feb 07 2024 05:07:00	Americredit Financial Services, Inc., d/b/a GM Fin, 4000 Embarcadero Dr., Arlington, TX 76014-4101
cr	Email/PDF: resurgentbknofications@resurgent.com	Feb 07 2024 00:22:54	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
cr	+ EDI: AIS.COM	Feb 07 2024 05:07:00	Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14898832	EDI: PHINAMERI.COM	Feb 07 2024 05:07:00	Americredit Financial Services Inc, PO Box 183853, Arlington, TX 76096
14922129	EDI: PHINAMERI.COM	Feb 07 2024 05:07:00	Americredit Financial Services, Inc., dba GM Financial, PO Box 183853, Arlington, TX 76096

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14898831	+ EDI: AIS.COM	Feb 07 2024 05:07:00	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
14898833	+ Email/Text: matthartweg@cbjcredit.com	Feb 07 2024 00:26:00	Cbj Credit Recovery, 117 West 4th Street, Jamestown, NY 14701-5005
14898834	+ EDI: CITICORP	Feb 07 2024 05:07:00	Citibank Sd NA, Attn: Centralized Bankruptcy, PO Box 790034, Saint Louis, MO 63179-0034
14898835	+ EDI: CCS.COM	Feb 07 2024 05:07:00	Credit Collections Service, Po Box 773, Needham, MA 02494-0918
14898836	+ EDI: CMIGROUP.COM	Feb 07 2024 05:07:00	Credit Management Lp, 6080 Tennyson Parkway, Suite 100, Plano, TX 75024-6002
14931573	EDI: DIRECTV.COM	Feb 07 2024 05:07:00	Directv, LLC, by American InfoSource as agent, PO Box 5008, Carol Stream, IL 60197-5008
14898837	+ EDI: AMINFOFP.COM	Feb 07 2024 05:07:00	First Premier Bank, 601 South Minnesota Avenue, Sioux Falls, SD 57104-4868
14898840	+ EDI: GMACFS.COM	Feb 07 2024 05:07:00	GMAC, Attn: Bankruptcy, Po Box 130424, Saint Paul, MN 55113-0004
14898838	+ Email/Text: dgpfohl@galaxyfcu.com	Feb 07 2024 00:26:00	Galaxy Federal Credit Union, 1313 Liberty Street, Franklin, PA 16323-1528
14898839	+ EDI: CBS7AVE	Feb 07 2024 05:07:00	Ginnys, c/o Creditors Bankruptcy Service, PO Box 740933, Dallas, TX 75374-0933
14932223	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Feb 07 2024 00:24:00	LAKEVIEW LOAN SERVICING, LLC, LOANCARE, LLC, 3637 SENTARA WAY, VIRGINIA BEACH, VA 23452-4262
14898842	+ Email/PDF: resurgentbknotifications@resurgent.com	Feb 07 2024 00:38:05	LVNV Funding LLC, assignee of Citibank (SD) NA, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14898843	+ Email/PDF: resurgentbknotifications@resurgent.com	Feb 07 2024 00:37:48	LVNV Funding LLC, assignee of Arrow Financial Services LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14921397	Email/PDF: resurgentbknotifications@resurgent.com	Feb 07 2024 00:38:18	LVNV Funding, LLC its successors and assigns as, assignee of Citibank (South Dakota), N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14923295	Email/PDF: resurgentbknotifications@resurgent.com	Feb 07 2024 00:22:24	LVNV Funding, LLC its successors and assigns as, assignee of Arrow Financial Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14923297	Email/PDF: resurgentbknotifications@resurgent.com	Feb 07 2024 00:37:50	LVNV Funding, LLC its successors and assigns as, assignee of North Star Capital, Acquisition LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15605804	+ EDI: AISMIDFIRST	Feb 07 2024 05:07:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
14898844	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 07 2024 00:26:00	Midland Funding LLC, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
14898845	+ EDI: CBS7AVE	Feb 07 2024 05:07:00	Midnight Velvet, Swiss Colony Midnight Velvet, 1112 7th Avenue, Monroe, WI 53566-1364
14898846	^ MEBN	Feb 07 2024 00:12:16	Nationwide Insurance, 1 West Nationwide Boulevard, Columbus, OH 43215-2752
14898849	EDI: PRA.COM	Feb 07 2024 05:07:00	Portfolio Recovery Associates, Attn: Bankruptcy, Po Box 41067, Norfolk, VA 23541
14936787	EDI: PRA.COM	Feb 07 2024 05:07:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

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14899449	+ EDI: PRA.COM	Feb 07 2024 05:07:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14898852	+ EDI: Q3G.COM	Feb 07 2024 05:07:00	Quantum3 Group LLC as agent for, Galaxy International Purchasing LLC, PO Box 788, Kirkland, WA 98083-0788
14898851	EDI: Q3G.COM	Feb 07 2024 05:07:00	Quantum3 Group LLC as agent for, CF Medical LLC, 12006 98th Avenue, Northeast Kirkland, WA 98034-4218
14898855	EDI: AGFINANCE.COM	Feb 07 2024 05:07:00	Springleaf Financial Services, PO Box 3251, Evansville, IN 47731
14909829	+ Email/Text: enotifications@santanderconsumerusa.com	Feb 07 2024 00:26:00	Santander Consumer USA Inc., P.O. Box 560284, Dallas Tx 75356-0284
14898854	+ EDI: CBS7AVE	Feb 07 2024 05:07:00	Seventh Avenue, c/o Creditors Bankruptcy Service, PO Box 740933, Dallas, TX 75374-0933
14898857	^ MEBN	Feb 07 2024 00:12:20	Stern & Eisenberg, PC, 1581 Main Street, Suite 200, Warrington, PA 18976-3403
14936154	+ EDI: AIS.COM	Feb 07 2024 05:07:00	Synchrony Bank, AIS InfoSource, LP as agent, 4515 N Santa Fe Ave., Oklahoma City, OK 73118-7901
14898858	+ Email/Text: bankruptcysst@alorica.com	Feb 07 2024 00:24:00	System & Service Technologies Inc, 4315 Pickett Road, Saint Joseph, MO 64503-1600
14898859	+ EDI: WTRRN BANK.COM	Feb 07 2024 05:07:00	Target Corporation, Po Box 9350, Minneapolis, MN 55440-9350
14898860	+ Email/Text: dl-csgbankruptcy@charter.com	Feb 07 2024 00:27:00	Time Warner Cable, PO Box 0901, Carol Stream, IL 60132-0901
14930188	Email/Text: BNCnotices@dcmservices.com	Feb 07 2024 00:25:00	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
14898861	+ Email/Text: BankruptcyNotice@upmc.edu	Feb 07 2024 00:26:00	UPMC Northwest, 2 Hot Metal Street, Quantum One Building, 3rd Floor, Pittsburgh, PA 15203-2348
14930189	Email/Text: BNCnotices@dcmservices.com	Feb 07 2024 00:25:00	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
14898862	+ EDI: VERIZONCOMB.COM	Feb 07 2024 05:01:00	Verizon, 500 Technology Drive, Suite 550, Saint Charles, MO 63304-2225
14898863	+ Email/Text: bankruptcy@webbank.com	Feb 07 2024 00:24:00	Webbank, 215 South State Street, Salt Lake City, UT 84111-2336
14898864	+ EDI: WFFC2	Feb 07 2024 05:07:00	Wells Fargo Bank NA, Attn: Bankruptcy Department, MAC #D3347-014, 3476 Stateview Boulevard, Fort Mill, SC 29715-7203

TOTAL: 48

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		LAKEVIEW LOAN SERVICING, LLC
cr		MIDFIRST BANK
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

District/off: 0315-1

User: auto

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I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 08, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 6, 2024 at the address(es) listed below:

Name	Email Address
Charles Griffin Wohlrab	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bkecf@friedmanvartolo.com, cwohlab@ecf.courtdrive.com
Daniel P. Foster	on behalf of Debtor Morris J. Nelson dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Daniel P. Foster	on behalf of Joint Debtor Lorie K. Nelson dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Denise Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com
Mario J. Hanyon	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC wbecf@brockandscott.com, mario.hanyon@brockandscott.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Thomas Song	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC pawb@fedphe.com
William E. Craig	on behalf of Creditor Americredit Financial Services Inc., d/b/a GM Financial wcraig@egalawfirm.com, mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 9